

providing a first web site having identifier data;

encrypting the identifier data;

using a URL to log on to a second web site, said log on using the encrypted identifier data for passing the encrypted identifier data to a second web site;

and

implementing the financial transaction by using the encrypted identifier data from the second web site.

2. (previously presented) A method for using a computer system to implement a financial transaction, the method including the steps of:

using a browser to communicate payment data over the Internet;

implementing a purchase over the Internet with the payment data communicated by the browser; and

reconciling a payment for the purchase invisibly to the purchaser by using the payment data communicated by the browser to implement the financial transaction.

3. (previously presented) A method for using a computer system to implement a financial transaction, the method including the step of:

using a computerized customer order to implement the financial transaction by triggering a communication of real time payment data from a non-customer computer to a vendor computer without customer intervention.

4. (previously presented) The method of claim 3, wherein the triggering is carried out over a proxy server.

5. (previously presented) The method of claim 3 further, wherein the triggering is carried out over an Internet-type network.

6. (previously presented) Any one of claims 2-3 further including the step of encrypting the data.

7. (previously presented) Any one of claims 1-3 further including the step of attaching data identifying the financial transaction to an electronic communication transmitted to enable carrying out the financial transaction.

8. (previously presented) Any one of claims 1-3 further including the step of attaching data identifying a gift as the financial transaction to an Internet greeting card

transmitted to enable carrying out the financial transaction.

9. (previously presented) Any one of claims 1-3 further including the step of providing a gift certificate as the financial transaction.

10. (previously presented) Any one of claims 1-3 further including the step of providing a coupon as the financial transaction.

11. (previously presented) Any one of claims 1-3 further including the step of providing a rebate as the financial transaction.

12. (previously presented) Any one of claims 1-3 further including the step of conveying money as the financial transaction.

13. (previously presented) Any one of claims 1-3 further including the step of providing a cash surrogate as the financial transaction.

14. (previously presented) Any one of claims 1-3 further including the step of

issuing a stored value vehicle as the financial transaction.

15. (previously presented) Any one of claims 1-3 further including the step of facilitating the financial transaction with a computer communication from an intermediary from the group consisting of a broker, agent, and middleman.

16. (previously presented) Any one of claims 1-3 further including the step of executing a card account to carry out the financial transaction.

17. (previously presented) Any one of claims 1-3 further including the step of employing a wallet-enabled browser to communicate some of the data.

18. (previously presented) Any one of claims 1-3 further including the step of accessing a bank account to make a payment for the financial transaction.

19. (previously presented) Any one of claims 2-3 further including the step of encrypting some of the data with private key to private key encryption.